

## AMENDMENTS TO THE CLAIMS

The status of the claims, including any amendments, is shown as follows.

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Claim 1-13. (Canceled)

14. (Previously Amended) A client/server multi-user trade finance system for assisting vendors in providing trade finance information to finance intermediaries that have accounts receivable financing, comprising:

10 a vendor-buyer manufacturer/trader/exporter and buyer information database, a credit limits information database, an accounts receivable payments and adjustments input system, an eligible invoice filter, a remittances manager, and a report generator;

15 wherein one or more components of the trade finance system are programmed to perform operations comprising:

responsive to one of the vendors entering an accounts receivable financing arrangement with a finance intermediary, providing real-time rule-checking of invoices according to predetermined rules pertaining to at least one of the following:

20 financing specific limits, buyer limits, country limits;

responsive to collections being received, freeing credit capacity for particular policies, buyers, and destination countries;

transmitting representative remittances to said financial entities.

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15. (Previously Amended) An Internet-based trade finance automation system, comprising:

an Internet server based on a database engine with a plurality of stored procedures and a data repository;

30 a credit-limits database included in said data repository for providing certain accounts receivable financing limit information related to a particular pre-qualified buyer of a vendor;

an invoice data entry system included as one of said stored procedures and that accesses the credit-limits database and flags an individual invoice to said particular pre-qualified buyer according to said accounts receivable financing limit information; and

5        an accounts receivable database included in said data repository connected to receive said individual invoice;

          wherein, if said individual invoice in the accounts receivable database meets the credit insurance policy/financing agreement criteria and is sold to or financed by a financial institution, the credit-limits database is automatically

10      adjusted to reflect an open account to said particular pre-qualified buyer.

Claims 16-22.        (Canceled)